

| Information to identify the case: | | | | | |
|--|--------------------------|-------------|-----------|--------------------------------|--------------------|
| Debtor 1 | James Wayne Girts | | | Social Security number or ITIN | xxx-xx-8467 |
| | First Name | Middle Name | Last Name | EIN | __-_____- |
| Debtor 2 | | | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name | Middle Name | Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | | | |
| Case number: 16-10148-TPA | | | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Wayne Girts

6/28/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James Wayne Girts
Debtor

Case No. 16-10148-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 28, 2021

User: dpas
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + James Wayne Girts, 8266 Remington Road, North East, PA 16428-4040 |
| cr | + KeyBank N.A. S/B/M First Niagara, KeyBank N.A., 4910 Tiedeman Road, 4910 Tiedeman Road, 4910, Brooklyn, OH 44144-2338 |
| 14186979 | + ADM Crop Risk Services, PO Box 1470, Decatur, IL 62525-1820 |
| 14199532 | + Erie County Domestic Relation Services, 140 West 6th Street, Room 6H, Erie, PA 16501-1032 |
| 14186984 | + Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073 |
| 14257055 | + FIRST NIAGRA BANK, N.A., First Niagara Bank, 4224 Ridge Lea Road, Amherst, NY 14226-1016 |
| 14199533 | + Jennifer Girts, 114 Hutchinson Street, North East, PA 16428-1710 |
| 15288108 | + KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338 |
| 14199534 | + PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110 |
| 14186992 | + Wexford James, 2910 Westown Pakway, Suite 10, West Des Moines, IA 50266-1308 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Jun 29 2021 03:18:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 28 2021 23:26:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Jun 29 2021 03:18:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 28 2021 23:26:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: fnb.bk@fnfg.com | Jun 28 2021 23:27:00 | FIRST NIAGRA BANK, N.A., Attn: Shirley A. Santora, 6950 S. Transit Road, Lockport, NY 14094-6333 |
| 14186980 | + EDI: CAPITALONE.COM | Jun 29 2021 03:18:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 14186981 | + EDI: CAPITALONE.COM | Jun 29 2021 03:18:00 | Capital One / Best Buy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 14196159 | EDI: CAPITALONE.COM | Jun 29 2021 03:18:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 14186983 | + EDI: CITICORP.COM | Jun 29 2021 03:18:00 | Citibank / Best Buy, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040 |
| 14186985 | + Email/Text: kthomas@eriefcu.org | Jun 28 2021 23:26:00 | Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1845 |
| 14186986 | Email/Text: fnb.bk@fnfg.com | Jun 28 2021 23:27:00 | First Niagara Bank, 6950 South Transit Road, |

District/off: 0315-1

User: dpas

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Date Rcvd: Jun 28, 2021

Form ID: 3180W

Total Noticed: 24

| | | | |
|----------|-------------------------------|----------------------|---|
| 14186987 | + Email/Text: fnb.bk@fnfg.com | Jun 28 2021 23:27:00 | Lockport, NY 14094 First Niagara Bank, 1 Hudson City Center, Hudson, NY 12534-2355 |
| 14186989 | + EDI: IRS.COM | Jun 29 2021 03:18:00 | Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14186982 | EDI: JPMORGANCHASE | Jun 29 2021 03:18:00 | Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 14186991 | + EDI: RMSC.COM | Jun 29 2021 03:18:00 | Synchrony Bank / Sams, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104 |
| 14239554 | EDI: ECAST.COM | Jun 29 2021 03:18:00 | eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262 |

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Keybank, N.A., Successor To First Niagara Bank |
| 14186990 | *+ | Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027 |
| 14186988 | * | Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230 |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor FIRST NIAGRA BANK N.A. bnicholas@kmlawgroup.com |
| Daniel P. Foster | on behalf of Debtor James Wayne Girts dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| James P. Valecko | on behalf of Creditor Keybank N.A., Successor To First Niagara Bank jvalecko@weltman.com, PitEcf@weltman.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 5